

P. O. Box 1268
Greenville, S. C. 29601

BOOK 71 PAGE 855
BOOK 1445 PAGE 427

MORTGAGE

THIS MORTGAGE is made this..... 26th..... day of..... September.....
19.78, between the Mortgagor,..... Timothy W. Hamberg and Maxx J. Hamberg.....
..... (herein "Borrower"), and the Mortgagee,
FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION....., a corporation organized and existing
under the laws of..... SOUTH CAROLINA....., whose address is..... 101 EAST WASHINGTON
STREET, GREENVILLE, SOUTH CAROLINA..... (herein "Lender").

WHEREAS Borrower is indebted to Lender in the principal sum of Fifty-three thousand.....
one hundred fifty (\$53,150.00) Dollars, which indebtedness is evidenced by Borrower's note
dated September 26, 1978 (herein "Note"), providing for monthly installments of principal and interest,
with the balance of the indebtedness if not sooner paid due and payable on October 1, 2005.
This is the same property conveyed to the Mortgagors herein by deed of Joint Ventures,
Inc., dated September 26, 1978, to be recorded simultaneously herewith.

"in addition to and together with the monthly payments of principal and interest under the terms of the Note secured hereby, the mortgagor promises to pay to the mortgagee a monthly premium necessary to carry private mortgage guaranty insurance until the principal balance reaches 80% of the original sales price or appraisal, whichever is less. The estimated monthly premium for the first nine years will be .02% of the original amount of the loan. The estimated monthly premium for each year thereafter will be .01% of the original principal balance of this loan. The mortgagee may advance this premium and collect it as part of the debt secured by the mortgage if the mortgagor fails to pay it."

87 which has the address of 5 Ryan Street Taylors, S.C.
87 29637 (herein "Property Address");
88 Property and its contents

To Have and to Hold unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, agreements, rents, royalties, mineral oil and gas rights and guides, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the household estate if this Mortgage is on a household) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend Generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

SOURCE CARDINER 10-SEMIN-675-SWASHING UNIFORM INSTRUMENT

**Barall and Clining
P. O. Box 10203
Greenville, SC 29603**